

Keeping or Changing Your Marketplace Coverage for 2016

There will be new plan options in 2016 and more financial help may be available for you, so make sure to review your plan before you renew.

How will I find out what to do to keep or change my coverage?

If you are enrolled in coverage through the Marketplace, you will receive a notice from the Health Insurance Marketplace and a notice from your insurance company about your 2016 coverage options. They will include directions about how to keep or change your coverage.

If you do not get a notice, you can:

- Call the Health Insurance Marketplace or log into your Marketplace account to update your information
- Call your insurance company and ask for directions
- Schedule an appointment with a free trained specialist in your area by visiting GetCoveredIllinois.gov or calling **(866) 311-1119**

Why should I come back to the Marketplace during Open Enrollment?

You should take advantage of open enrollment to get the best coverage for you. Here's why:

- Plans can change: Rates can go up or come down, and provider networks can change.
- A different plan might be a better deal: There are new options for 2016 coverage.
- Make sure you get the right amount of financial help: Updating your information and then actively enrolling is the only way to make sure you get all the financial help for which you qualify.
- Misinformation, misrepresentation, or inaction by an individual or organization providing formal enrollment assistance resulted in a failure to enroll you in a plan, enrollment in the wrong plan, or no offer of financial help even though you were eligible for it.
- System display errors resulted in incorrect information about your health plan.

- Error messages or other system errors prevented you from completing enrollment.
- Federal caseworkers are still working with you to fix your enrollment issues.

Can my current plan be automatically renewed if I don't select a new plan?

Maybe, but it depends on your insurer. If you are auto-renewed, then you may not be getting the right amount of financial help and your premium may also increase.

Enrollees that did not file a tax return and reconcile the tax credit received for 2014 will not receive a tax credit when they auto-renew or actively select 2016 coverage. (There is a process to reinstate the tax credit once a consumer files taxes and reconciles the tax credit.)

The only way to make sure you are getting what you need and qualify for is to review your plan options and update your information on the Marketplace.

If I am auto-renewed on December 15, can I change plans later?

Yes, if your coverage is auto-renewed, you can still compare your options and enroll in a new plan before open enrollment closes on January 31. If you select a new plan, call your 2015 insurer and tell them about the change so you do not get two premium bills. Your new plan's start date will depend on when you enroll in it:

Date New Plan is Selected	Plan Start Date
November 1 – December 17*	January 1
December 18* – January 15	February 1
January 16 – January 31	March 1

*The Marketplace will allow enrollment for January 1st coverage through Dec. 17, 2015, at 11:59PM PST.

How do I choose a new plan or look at my plan to make sure it is still the best fit?

- **Log in** to your Marketplace account after November 1 and select your 2016 application.
- **Update** your 2016 application with your current information, including household changes and your projected 2016 income.
- **Compare** your 2016 plan options.
- **Enroll** in a new plan or use the 14 digit QHP ID on your insurer notice or on the "My Plans and



Coverage” page within your Marketplace account to re-enroll in your current plan.

- **Call** your 2015 insurance company if you enrolled in a new plan for 2016 to make sure you do not get two premium bills in 2016.

How can I get help with the Marketplace renewal process?

To get free in-person help from a trained specialist in your area:

- **Call** the Get Covered Illinois Help Desk at **(866) 311-1119**
- **Visit GetCoveredIllinois.gov** to find a trained specialist near you

You can bring your Marketplace and insurance company renewal letters to the appointment.

